

<i>SERFF Tracking Number:</i>	<i>AMLC-126413934</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Globe Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>44289</i>
<i>Company Tracking Number:</i>	<i>2010GGRMSP</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F</i>		
<i>Project Name/Number:</i>	<i>2010 Annual Rate Filing/2010GGRMSP</i>		

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2010 Group Standardized Medicare Supplement Policy Form
 GGRMSP/GGRMSP05 with Certificates A, B, C and F

TOI: MS05G Group Medicare Supplement - Standard Plans	SERFF Status: Closed-Approved-Closed	State Tr Num: 44289
Sub-TOI: MS05G.001 Plan A	Co Tr Num: 2010GGRMSP	State Status: Approved-Closed
Filing Type: Rate	Author: Jan Robinson	Reviewer(s): Stephanie Fowler
	Date Submitted: 12/09/2009	Disposition Date: 01/06/2010
		Disposition Status: Approved-Closed
Implementation Date Requested: 01/01/2010		Implementation Date: 01/06/2010

State Filing Description:

General Information

Project Name: 2010 Annual Rate Filing
 Project Number: 2010GGRMSP
 Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments: Filing submitted in Nebraska, our state of domicile, on December 7, 2009. Pending approval.
 Market Type: Group
 Group Market Size: Small and Large
 Group Market Type: Association
 Explanation for Other Group Market Type:
 State Status Changed: 01/06/2010
 Created By: Jan Robinson
 Corresponding Filing Tracking Number: 2010GGRMSP

Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 01/06/2010

Deemer Date:
 Submitted By: Jan Robinson

Filing Description:
 2010 Annual Rate Filing
 Group Standardized Medicare Supplement Policy Forms GGRMSP/GGRMSP06 with Certificates A, B, C, and F

SERFF Tracking Number: AMLC-126413934 State: Arkansas
 Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 44289
 Company Tracking Number: 2010GGRMSP
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
 Plans
 Product Name: 2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F
 Project Name/Number: 2010 Annual Rate Filing/2010GGRMSP
 NAIC # 91472

Enclosed is our Annual Rate Filing for the captioned policy forms. An Actuarial Memorandum, Rate Schedules and other supporting documentation are provided for your consideration. The requested rate increases for each certificate are as follows:

GGRMSAC/GGRMSAC06 - 0.0%
 GGRMSBC/GGRMSBC06 - 5.0%
 GGRMSCC/GGRMSCC06 - 5.0%
 GGRMSFC/GGRMSFC06 - 5.0%

Company and Contact

Filing Contact Information

Jan Robinson, Rate Compliance Specialist jrobinson@torchmarkcorp.com
 3700 S. Stonebridge Drive 972-569-3670 [Phone]
 McKinney, TX 75070 972-569-3679 [FAX]

Filing Company Information

Globe Life and Accident Insurance Company	CoCode: 91472	State of Domicile: Nebraska
204 North Robinson Avenue	Group Code: 290	Company Type: Life and Health
Oklahoma City, OK 73102	Group Name: Liberty National	State ID Number:
(405) 270-1400 ext. [Phone]	FEIN Number: 63-0782739	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per form (GGRMSP/GGRMSP06)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$50.00	12/09/2009	32644038

SERFF Tracking Number: AMLC-126413934 State: Arkansas
Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 44289
Company Tracking Number: 2010GGRMSP
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: 2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F
Project Name/Number: 2010 Annual Rate Filing/2010GGRMSP

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/06/2010	01/06/2010

SERFF Tracking Number:	AMLC-126413934	State:	Arkansas
Filing Company:	Globe Life and Accident Insurance Company	State Tracking Number:	44289
Company Tracking Number:	2010GGRMSP		
TOI:	MS05G Group Medicare Supplement - Standard Plans	Sub-TOI:	MS05G.001 Plan A
Product Name:	2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F		
Project Name/Number:	2010 Annual Rate Filing/2010GGRMSP		

Disposition

Disposition Date: 01/06/2010

Implementation Date: 01/06/2010

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after January 6, 2010. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period
- Both the insured and agent shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	0.000%	0.000%	\$	1	\$	5.000%	0.000%

SERFF Tracking Number: AMLC-126413934 State: Arkansas

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 44289

Company Tracking Number: 2010GGRMSP

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A Plans

Product Name: 2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F

Project Name/Number: 2010 Annual Rate Filing/2010GGRMSP

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	No
Supporting Document	2010 AR GGRMSP SUPPORTING DOCUMENTATION	Accepted for Informational Purposes	Yes
Rate	2010 GGRMSP/GGRMSP06 CERTIFICATE A Rate Page(s)	Approved	Yes
Rate	2010 GGRMSP/GGRSMP06 CERTIFICATE B Rate Page(s)	Approved	Yes
Rate	2010 GGRMSP/GGRMSP06 CERTIFICATE C Rate Page(s)	Approved	Yes
Rate	2010 GGRMSP/GGRMSP06 CERTIFICATE F Rate Page(s)	Approved	Yes

SERFF Tracking Number:	AMLC-126413934	State:	Arkansas
Filing Company:	Globe Life and Accident Insurance Company	State Tracking Number:	44289
Company Tracking Number:	2010GGRMSP		
TOI:	MS05G Group Medicare Supplement - Standard Plans	Sub-TOI:	MS05G.001 Plan A
Product Name:	2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F		
Project Name/Number:	2010 Annual Rate Filing/2010GGRMSP		

Rate Information

Rate data applies to filing.

Filing Method:	Serff
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	04/01/2006
Filing Method of Last Filing:	Serff - AMLC-125994963

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	0.000%	0.000%		1		5.000%	0.000%

SERFF Tracking Number: AMLC-126413934 State: Arkansas

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 44289

Company Tracking Number: 2010GGRMSP

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans

Product Name: 2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F

Project Name/Number: 2010 Annual Rate Filing/2010GGRMSP

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 01/06/2010	2010 GGRMSP/GGRMSP06 CERTIFICATE A Rate Page(s)	GGRMSP/GGRM Other SP06 with Certificate A	Previous State Filing Number: Rate Action Other Explanation:	AMLC- 1259949 63 No Rate Change	2010 AR GGRMSP CERT A RATE PAGE.pdf
Approved 01/06/2010	2010 GGRMSP/GGRSMP06 CERTIFICATE B Rate Page(s)	GGRMSP/GGRM Revised SP06 with Certificate B	Previous State Filing Number: Percent Rate Change Request:	AMLC- 1259949 63 5.000	2010 AR GGRMSP CERT B RATE PAGE.pdf
Approved 01/06/2010	2010 GGRMSP/GGRMSP06 CERTIFICATE C Rate Page(s)	GGRMSP/GGRM Revised SP06 with Certificate C	Previous State Filing Number: Percent Rate Change Request:	AMLC- 1259949 63 5.000	2010 AR GGRMSP CERT C RATE PAGE.pdf
Approved 01/06/2010	2010 GGRMSP/GGRMSP06 CERTIFICATE F Rate Page(s)	GGRMSP/GGRM Revised SP06 with Certificate F	Previous State Filing Number: Percent Rate Change Request:	AMLC- 1259949 63 5.000	2010 AR GGRMSP CERT F RATE PAGE.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES

GGRMSAC / GGRMSAC06 (PLAN A)

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,091	\$1,091

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G09 Plan A

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES
GGRMSBC / GGRMSBC06(PLAN B)

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,733	\$1,820

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G10 Plan B

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES

GGRMSCC / GGRMSCC06(PLAN C)

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,992	\$2,092

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G11 Plan C

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

GROUP MEDICARE SUPPLEMENT POLICYFORM GGRMSP / GGRMSP06

CERTIFICATES

GGRMSFC / GGRMSFC06 (PLAN F)

2010 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Community Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$2,007	\$2,107

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00
Monthly Pension Deduction = Monthly Premium - \$ 2.00

For Company Use: Plan Code G12 Plan F

<i>SERFF Tracking Number:</i>	<i>AMLC-126413934</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Globe Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>44289</i>
<i>Company Tracking Number:</i>	<i>2010GGRMSP</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>	<i>MS05G.001 Plan A</i>	
	<i>Plans</i>		
<i>Product Name:</i>	<i>2010 Group Standardized Medicare Supplement Policy Form GGRMSP/GGRMSP05 with Certificates A, B, C and F</i>		
<i>Project Name/Number:</i>	<i>2010 Annual Rate Filing/2010GGRMSP</i>		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	2010 AR GGRMSP SUPPORTING DOCUMENTATION	Accepted for Informational Purposes 01/06/2010

Comments:

Attachments:

2010 AR GGRMSP Rate Filing Summary Page.pdf
 2010 AR GGRMSP RATE HISTORY.pdf
 2010 GGRMSP Plan A NW Experience E&I.pdf
 2010 GGRMSP Plan A NW Projections.pdf
 2010 GGRMSP Plan B NW Experience E&I.pdf
 2010 GGRMSP Plan B NW Projections.pdf
 2010 GGRMSP Plan C NW Experience E&I.pdf
 2010 GGRMSP Plan C NW Projections.pdf
 2010 GGRMSP Plan F NW Experience E&I.pdf
 2010 GGRMSP Plan F NW Projections.pdf

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2010 Rate Filing Summary

ARKANSAS

December 3, 2009

December 3, 2009

GGRMSP ORIGINAL APPROVAL DATE	November 19, 1996		
PROPOSED AMOUNT OF RATE CHANGE	CERTIFICATE	AMOUNT	
	A	0.0%	
	B	5.0%	
	C	5.0%	
	F	5.0%	
PROPOSED EFFECTIVE DATE	January 1, 2010 or as soon thereafter as possible and allowed.		
APPLICATION OF RATES	In Force & New Business		
NUMBER OF POLICIES IN FORCE 2 nd QTR 2009	CERTIFICATE	ARKANSAS	NATIONWIDE
	A	0	60
	B	0	39
	C	0	40
	F	1	149
	MC1, CATMS MC48	0	0
	TOTAL	1	288

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN

2010 RATE FILING

RATE HISTORY

STATE POLICY FORM NAME ORIGINAL APPROVAL DATE REVISED POLICY FORM NAME (If Applicable) APPROVAL DATE OF REVISED POLICY FORM				Arkansas GGRMSP 11-19-96 GGRMSP06 08-02-06
Calendar Year	Date Approved	Amount Approved		Effective Date
1998	04-09-98	Plan A	+18.0%	06-22-98
		Plan B	+23.1%	
		Plan C	+34.9%	
		Plan F	+29.5%	
1999	01-27-99	Plan A	+ 4.0%	03-01-99
		Plan B	+9.8%	
		Plan C	+ 5.1%	
		Plan F	+ 5.0%	
2000	01-11-00	Plan A	+ 9.9%	03-02-00
		Plan B	+ 6.6%	
		Plan C	+ 7.7%	
		Plan F	+ 6.4%	
2001	04-24-01	Plan A	+ 0.0%	06-09-01
		Plan B	+ 7.8%	
		Plan C	+ 4.6%	
		Plan F	+ 4.4%	
2002	04-05-02	All Plans	+ 0.0%	
2003	03-27-03	Plan A	+ 3.0%	05-01-03
		Plan B	+ 3.0%	05-01-03
		Plan C	+ 0.0%	
		Plan F	+ 0.0%	
2004	11-06-03	Plan A	+ 4.2%	01-01-04
		Plan B	+ 1.0%	
		Plan C	+ 1.0%	
		Plan F	+ 1.0%	
2005	04-08-05	All Plans	+ 0.0%	
2006	02-01-06	All Plans	+ 2.0%	04-01-06
2007	12-15-06	All Plans	+ 0.0%	
2008	01-10-08	All Plans	+ 0.0%	
2009	01-22-09	All Plans	+ 0.0%	

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	2,629	977	0.372
	TOTAL	2,629	977	0.372
1998-12	1997	3,885	3,479	0.895
	1998	3,742	1,035	0.277
	TOTAL	7,627	4,514	0.592
1999-12	1997	3,367	489	0.145
	1998	20,493	11,924	0.582
	1999	28,057	13,600	0.485
	TOTAL	51,917	26,013	0.501
2000-12	1997	3,514	2,754	0.784
	1998	18,717	34,923	1.866
	1999	51,420	29,743	0.578
	2000	5,227	1,085	0.208
	TOTAL	78,878	68,505	0.868
2001-12	1997	3,278	1,344	0.410
	1998	17,261	11,852	0.687
	1999	46,025	23,611	0.513
	2000	6,437	2,960	0.460
	2001	749	504	0.673
	TOTAL	73,750	40,271	0.546
2002-12	1997	3,088	419	0.136
	1998	16,958	9,358	0.552
	1999	44,489	30,845	0.693
	2000	6,874	3,508	0.510
	2001	1,416	95	0.067
	2002	1,082	1,133	1.047
	TOTAL	73,907	45,358	0.614
2003-12	1997	3,160	1,714	0.542
	1998	17,348	8,715	0.502
	1999	41,547	15,939	0.384
	2000	6,394	3,330	0.521
	2001	1,473	467	0.317
	2002	2,290	478	0.209
	2003	2,115	2,089	0.988
	TOTAL	74,327	32,732	0.440

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1997	2,808	2,744	0.977
	1998	17,722	9,008	0.508
	1999	41,604	22,292	0.536
	2000	5,272	3,283	0.623
	2001	1,567	168	0.107
	2002	1,606	388	0.242
	2003	4,438	7,515	1.693
	2004	3,013	613	0.203
	TOTAL	78,030	46,011	0.590
2005-12	1997	3,916	5,985	1.528
	1998	17,333	8,926	0.515
	1999	37,907	37,673	0.994
	2000	4,908	5,852	1.192
	2001	1,672	424	0.254
	2002	1,740	773	0.444
	2003	4,723	4,613	0.977
	2004	3,026	636	0.210
	2005	1,014	143	0.141
	TOTAL	76,239	65,025	0.853
2006-12	1997	3,402	3,126	0.919
	1998	17,179	10,539	0.613
	1999	33,621	28,474	0.847
	2000	4,642	1,431	0.308
	2001	1,752	460	0.263
	2002	1,879	52	0.028
	2003	3,763	1,571	0.417
	2004	3,040	2,051	0.675
	2005	1,296	804	0.620
	2006	649	441	0.680
	TOTAL	71,223	48,949	0.687

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06**GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A****2010 RATE FILING****NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1997	3,528	5,558	1.575
	1998	14,914	5,611	0.376
	1999	30,237	18,789	0.621
	2000	2,702	588	0.218
	2001	1,881	510	0.271
	2002	2,044	78	0.038
	2003	3,887	2,614	0.672
	2004	3,104	985	0.317
	2005	1,648	1,185	0.719
	2006	1,109	33	0.030
	2007	4,416	6,379	1.445
	TOTAL	69,470	42,330	0.609
2008-12	1997	2,331	1,685	0.723
	1998	14,850	5,303	0.357
	1999	28,052	23,332	0.832
	2000	2,447	978	0.400
	2001	2,031	1,210	0.596
	2002	2,231	1,862	0.835
	2003	4,134	4,561	1.103
	2004	3,102	1,406	0.453
	2005	1,854	1,223	0.660
	2006	1,108	0	0.000
	2007	8,419	13,282	1.578
	2008	78	94	1.205
	TOTAL	70,637	54,936	0.778
2009-06	1997	1,217	2,375	1.952
	1998	7,262	4,159	0.573
	1999	13,860	6,973	0.503
	2000	1,233	75	0.061
	2001	1,053	1,042	0.990
	2002	1,171	823	0.703
	2003	2,129	2,125	0.998
	2004	1,554	354	0.228
	2005	1,008	652	0.647
	2006	555	134	0.241
	2007	3,682	2,654	0.721
	2008	411	14	0.034
	2009	247	0	0.000
	TOTAL	35,382	21,380	0.604
GRAND TOTAL		764,016	497,001	0.651

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES

CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2009-06

06-09 NW GGRMSA EP IC.xlsx Detail

12/7/2009 1:45 PM

Page 3 of 3

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN A

2010 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			Rate Increase Requested <u>Not Included</u>		
		Rate Increase Requested <u>Included</u>					
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		2,629	977	0.372	2,629	977	0.372
12-1998		7,627	4,514	0.592	7,627	4,514	0.592
12-1999		51,917	26,013	0.501	51,917	26,013	0.501
12-2000		78,878	68,505	0.868	78,878	68,505	0.868
12-2001		73,750	40,271	0.546	73,750	40,271	0.546
12-2002		73,907	45,358	0.614	73,907	45,358	0.614
12-2003		74,327	32,732	0.440	74,327	32,732	0.440
12-2004		78,030	46,011	0.590	78,030	46,011	0.590
12-2005		76,239	65,025	0.853	76,239	65,025	0.853
12-2006		71,223	48,949	0.687	71,223	48,949	0.687
12-2007		69,470	42,330	0.609	69,470	42,330	0.609
12-2008		70,637	54,936	0.778	70,637	54,936	0.778
12-2009		<u>69,411</u>	<u>49,740</u>	<u>0.717</u>	<u>69,411</u>	<u>49,740</u>	<u>0.717</u>
Total through 2009		798,045	525,361	0.658	798,045	525,361	0.658
	on 1/1						
12-2010	3.6%	64,644	53,732	0.831	62,398	53,732	0.861
12-2011	6.0%	60,352	49,913	0.827	58,255	49,913	0.857
12-2012	6.0%	55,982	46,050	0.823	54,036	46,050	0.852
12-2013	6.0%	51,447	42,109	0.818	49,659	42,109	0.848
12-2014	6.0%	46,785	38,114	0.815	45,159	38,114	0.844
12-2015	6.0%	42,165	34,154	0.810	40,700	34,154	0.839
12-2016	6.0%	37,853	30,417	0.804	36,538	30,417	0.832
12-2017	6.0%	33,775	26,880	0.796	32,602	26,880	0.825
12-2018	6.0%	29,977	23,599	0.787	28,935	23,599	0.816
12-2019	6.0%	26,490	20,606	0.778	25,569	20,606	0.806
12-2020	6.0%	23,276	17,873	0.768	22,467	17,873	0.796
12-2021	6.0%	20,317	15,392	0.758	19,611	15,392	0.785
12-2022	6.0%	17,514	13,135	0.750	16,905	13,135	0.777
12-2023	6.0%	14,754	11,066	0.750	14,241	11,066	0.777
12-2024	6.0%	12,235	9,176	0.750	11,810	9,176	0.777
12-2025	6.0%	9,983	7,488	0.750	9,636	7,488	0.777
12-2026	6.0%	8,049	6,037	0.750	7,769	6,037	0.777
12-2027	6.0%	6,423	4,817	0.750	6,200	4,817	0.777
12-2028	6.0%	5,050	3,787	0.750	4,874	3,787	0.777
12-2029	6.0%	3,908	2,931	0.750	3,773	2,931	0.777
12-2030	6.0%	2,988	2,241	0.750	2,884	2,241	0.777
12-2031	6.0%	2,245	1,684	0.750	2,167	1,684	0.777
12-2032	6.0%	1,626	1,219	0.750	1,569	1,219	0.777
12-2033	6.0%	1,115	836	0.750	1,076	836	0.777
12-2034	6.0%	775	581	0.750	748	581	0.777
12-2035	6.0%	549	412	0.750	530	412	0.777
12-2036	6.0%	378	283	0.750	365	283	0.777
12-2037	6.0%	247	185	0.750	238	185	0.777
12-2038	6.0%	154	116	0.750	149	116	0.777
12-2039	6.0%	93	70	0.750	89	70	0.777
12-2040	6.0%	53	40	0.750	51	40	0.777
12-2041	6.0%	20	15	0.750	20	15	0.777
12-2042	6.0%	5	4	0.750	5	4	0.777
12-2043	6.0%	<u>0</u>	<u>0</u>	<u>0.000</u>	<u>0</u>	<u>0</u>	<u>0.000</u>
Total 2010+		581,227	464,963	0.800	561,030	464,963	0.829
GRAND TOTAL		1,379,272	990,325	0.718	1,359,075	990,325	0.729

* Rate increases are limited where necessary to maintain a 75% loss ratio.

This projection is not a guarantee of future experience.

Projected 2009 experience includes actual experience through 6-2009.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2010 RATE FILING

ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2010 Rate Increase Average Requested</u>	<u>Years 2011+ Premium Trend⁽²⁾</u>
A	3.6%	6.0%
B	1.5%	6.0%
C	4.7%	6.0%
F	3.3%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.3%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.

For Plans A and B, premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	2,476	514	0.208
	TOTAL	2,476	514	0.208
1998-12	1997	6,893	5,933	0.861
	1998	4,728	4,419	0.935
	TOTAL	11,621	10,352	0.891
1999-12	1997	7,248	5,555	0.766
	1998	19,900	11,333	0.569
	1999	34,300	35,953	1.048
	TOTAL	61,448	52,841	0.860
2000-12	1997	6,462	1,264	0.196
	1998	15,149	6,198	0.409
	1999	52,701	33,031	0.627
	2000	8,053	3,345	0.415
	TOTAL	82,365	43,838	0.532
2001-12	1997	5,103	1,378	0.270
	1998	14,787	7,351	0.497
	1999	40,604	27,098	0.667
	2000	10,003	2,207	0.221
	2001	5,641	1,942	0.344
	TOTAL	76,138	39,976	0.525
2002-12	1997	5,509	2,930	0.532
	1998	14,875	9,216	0.620
	1999	36,164	22,306	0.617
	2000	9,945	1,574	0.158
	2001	10,403	5,382	0.517
	2002	3,805	2,553	0.671
	TOTAL	80,701	43,961	0.545
2003-12	1997	3,330	1,590	0.477
	1998	14,418	9,240	0.641
	1999	31,646	19,509	0.616
	2000	10,465	3,896	0.372
	2001	10,690	5,929	0.555
	2002	5,409	1,598	0.295
	2003	5,463	7,742	1.417
	TOTAL	81,421	49,504	0.608

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1997	2,896	196	0.068
	1998	13,692	9,095	0.664
	1999	31,377	10,804	0.344
	2000	10,868	6,188	0.569
	2001	8,123	4,571	0.563
	2002	3,866	518	0.134
	2003	7,317	9,392	1.284
	2004	1,187	88	0.074
	TOTAL	79,326	40,852	0.515
2005-12	1997	1,680	1,102	0.656
	1998	13,937	18,568	1.332
	1999	32,970	19,621	0.595
	2000	10,127	8,436	0.833
	2001	7,028	7,383	1.051
	2002	4,040	1,849	0.458
	2003	5,809	5,170	0.890
	2004	1,416	74	0.052
	TOTAL	77,007	62,203	0.808
2006-12	1997	1,252	314	0.251
	1998	12,857	11,517	0.896
	1999	33,218	12,653	0.381
	2000	10,763	12,473	1.159
	2001	7,245	2,925	0.404
	2002	3,303	847	0.256
	2003	4,430	1,945	0.439
	2004	1,431	127	0.089
	TOTAL	74,499	42,801	0.575
2007-12	1997	1,310	5	0.004
	1998	9,335	3,957	0.424
	1999	33,451	11,321	0.338
	2000	11,254	16,013	1.423
	2001	7,765	2,590	0.334
	2002	2,972	1,268	0.427
	2003	2,517	146	0.058
	2004	1,450	56	0.039
	2007	3,362	5,388	1.603
	TOTAL	73,416	40,744	0.555

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06**GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B****2010 RATE FILING****NATIONWIDE EXPERIENCE FROM INCEPTION**

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2008-12	1997	1,374	2,101	1.529
	1998	9,164	5,321	0.581
	1999	34,319	23,527	0.686
	2000	9,545	9,573	1.003
	2001	8,245	8,805	1.068
	2002	3,088	742	0.240
	2003	872	331	0.380
	2004	1,452	1,042	0.718
	2007	5,284	1,509	0.286
	TOTAL	73,343	52,951	0.722
2009-06	1997	255	90	0.353
	1998	4,680	3,982	0.851
	1999	14,419	13,881	0.963
	2000	5,005	2,784	0.556
	2001	4,214	2,643	0.627
	2002	1,595	722	0.453
	2004	743	99	0.133
	2007	2,434	684	0.281
	TOTAL	33,345	24,885	0.746
GRAND TOTAL		807,106	505,422	0.626

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2009-06

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN B

2010 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

Experience Mo-Year	Rate Increase*	Actual Experience To Date Plus Future Projected			Rate Increase Requested Not Included		
		<u>Rate Increase Requested Included</u>	<u>Rate Increase Requested Included</u>	<u>Rate Increase Requested Included</u>	<u>Rate Increase Requested Not Included</u>	<u>Rate Increase Requested Not Included</u>	<u>Rate Increase Requested Not Included</u>
		Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		2,476	514	0.208	2,476	514	0.208
12-1998		11,621	10,352	0.891	11,621	10,352	0.891
12-1999		61,448	52,841	0.860	61,448	52,841	0.860
12-2000		82,365	43,838	0.532	82,365	43,838	0.532
12-2001		76,138	39,976	0.525	76,138	39,976	0.525
12-2002		80,701	43,961	0.545	80,701	43,961	0.545
12-2003		81,421	49,504	0.608	81,421	49,504	0.608
12-2004		79,326	40,852	0.515	79,326	40,852	0.515
12-2005		77,007	62,203	0.808	77,007	62,203	0.808
12-2006		74,499	42,801	0.575	74,499	42,801	0.575
12-2007		73,416	40,744	0.555	73,416	40,744	0.555
12-2008		73,343	52,951	0.722	73,343	52,951	0.722
12-2009		<u>65,213</u>	<u>51,167</u>	<u>0.785</u>	<u>65,213</u>	<u>51,167</u>	<u>0.785</u>
Total through 2009		838,974	531,704	0.634	838,974	531,704	0.634
	on 1/1						
12-2010	1.5%	58,811	49,502	0.842	57,942	49,502	0.854
12-2011	6.0%	54,644	45,927	0.840	53,837	45,927	0.853
12-2012	6.0%	50,451	42,325	0.839	49,705	42,325	0.852
12-2013	6.0%	46,162	38,672	0.838	45,480	38,672	0.850
12-2014	6.0%	41,743	34,928	0.837	41,126	34,928	0.849
12-2015	6.0%	37,318	31,188	0.836	36,766	31,188	0.848
12-2016	6.0%	33,170	27,660	0.834	32,679	27,660	0.846
12-2017	6.0%	29,305	24,352	0.831	28,872	24,352	0.843
12-2018	6.0%	25,774	21,315	0.827	25,393	21,315	0.839
12-2019	6.0%	22,594	18,572	0.822	22,260	18,572	0.834
12-2020	6.0%	19,708	16,083	0.816	19,417	16,083	0.828
12-2021	6.0%	17,096	13,847	0.810	16,844	13,847	0.822
12-2022	6.0%	14,714	11,820	0.803	14,496	11,820	0.815
12-2023	6.0%	12,520	9,966	0.796	12,335	9,966	0.808
12-2024	6.0%	10,489	8,265	0.788	10,334	8,265	0.800
12-2025	6.0%	8,609	6,712	0.780	8,482	6,712	0.791
12-2026	6.0%	6,926	5,343	0.771	6,823	5,343	0.783
12-2027	6.0%	5,474	4,180	0.764	5,394	4,180	0.775
12-2028	6.0%	4,244	3,206	0.755	4,181	3,206	0.767
12-2029	6.0%	3,212	2,409	0.750	3,164	2,409	0.761
12-2030	6.0%	2,366	1,774	0.750	2,331	1,774	0.761
12-2031	6.0%	1,700	1,275	0.750	1,675	1,275	0.761
12-2032	6.0%	1,166	875	0.750	1,149	875	0.761
12-2033	6.0%	721	541	0.750	711	541	0.761
12-2034	6.0%	437	328	0.750	431	328	0.761
12-2035	6.0%	276	207	0.750	272	207	0.761
12-2036	6.0%	176	132	0.750	174	132	0.761
12-2037	6.0%	117	88	0.750	115	88	0.761
12-2038	6.0%	75	56	0.750	74	56	0.761
12-2039	6.0%	46	35	0.750	46	35	0.761
12-2040	6.0%	28	21	0.750	27	21	0.761
12-2041	6.0%	8	6	0.750	8	6	0.761
12-2042	6.0%	0	0	0.000	0	0	0.000
12-2043	6.0%	<u>0</u>	<u>0</u>	<u>0.000</u>	<u>0</u>	<u>0</u>	<u>0.000</u>
Total 2010+		510,081	421,611	0.827	502,543	421,611	0.839
GRAND TOTAL		1,349,055	953,314	0.707	1,341,517	953,314	0.711

* Rate increases are limited where necessary to maintain a 75% loss ratio.

This projection is not a guarantee of future experience.

Projected 2009 experience includes actual experience through 6-2009.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2010 RATE FILING

ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2010 Rate Increase Average Requested</u>	<u>Years 2011+ Premium Trend⁽²⁾</u>
A	3.6%	6.0%
B	1.5%	6.0%
C	4.7%	6.0%
F	3.3%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.3%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.
For Plans A and B, premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	2,037	3,711	1.822
	TOTAL	2,037	3,711	1.822
1998-12	1997	7,574	7,422	0.980
	1998	7,453	3,446	0.462
	TOTAL	15,027	10,868	0.723
1999-12	1997	4,908	4,803	0.979
	1998	25,514	18,754	0.735
	1999	41,445	32,764	0.791
	TOTAL	71,867	56,321	0.784
2000-12	1997	4,346	1,143	0.263
	1998	20,262	12,143	0.599
	1999	65,294	35,537	0.544
	2000	6,541	8,730	1.335
	TOTAL	96,443	57,553	0.597
2001-12	1997	6,584	3,615	0.549
	1998	16,312	9,597	0.588
	1999	48,805	51,293	1.051
	2000	6,958	4,710	0.677
	2001	1,377	420	0.305
	TOTAL	80,036	69,635	0.870
2002-12	1997	5,964	3,007	0.504
	1998	15,347	9,701	0.632
	1999	48,038	26,769	0.557
	2000	4,933	13,493	2.735
	2001	2,550	1,892	0.742
	2002	2,175	874	0.402
	TOTAL	79,007	55,736	0.705

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

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POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2003-12	1997	6,134	3,037	0.495
	1998	14,540	7,570	0.521
	1999	48,185	36,977	0.767
	2000	4,240	11,166	2.633
	2001	2,731	1,431	0.524
	2002	6,557	3,779	0.576
	2003	1,592	692	0.435
	TOTAL	83,979	64,652	0.770
2004-12	1997	6,265	4,294	0.685
	1998	11,677	8,052	0.690
	1999	46,984	30,945	0.659
	2000	3,465	10,140	2.926
	2001	2,304	552	0.240
	2002	6,628	5,515	0.832
	2003	3,159	1,778	0.563
	2004	3,299	1,118	0.339
	TOTAL	83,781	62,394	0.745
2005-12	1997	6,429	4,230	0.658
	1998	11,356	15,221	1.340
	1999	47,142	39,307	0.834
	2000	2,064	3,736	1.810
	2001	1,597	188	0.118
	2002	6,863	3,991	0.582
	2003	3,567	2,554	0.716
	2004	5,264	1,545	0.294
	2005	730	3,156	4.323
	TOTAL	85,012	73,928	0.870

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2006-12	1997	6,495	1,512	0.233
	1998	11,995	13,900	1.159
	1999	46,366	47,337	1.021
	2000	1,859	4,222	2.271
	2001	138	86	0.623
	2002	6,576	5,178	0.787
	2003	3,754	1,717	0.457
	2004	5,545	1,147	0.207
	2005	1,300	877	0.675
	2006	2,164	3,659	1.691
	TOTAL	86,192	79,635	0.924
2007-12	1997	6,764	3,416	0.505
	1998	11,183	8,798	0.787
	1999	44,767	53,012	1.184
	2000	98	0	0.000
	2002	6,072	3,838	0.632
	2003	4,078	2,850	0.699
	2004	5,338	1,275	0.239
	2005	1,382	1,627	1.177
	2006	2,791	1,348	0.483
	2007	1,993	563	0.282
	TOTAL	84,466	76,727	0.908
2008-12	1997	6,425	5,733	0.892
	1998	9,660	6,214	0.643
	1999	41,000	41,947	1.023
	2002	6,382	3,149	0.493
	2003	4,304	12,336	2.866
	2004	3,419	4,761	1.393
	2005	1,519	260	0.171
	2006	3,031	352	0.116
	2007	4,933	3,551	0.720
	2008	4	0	0.000
	TOTAL	80,677	78,303	0.971

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2009-06	1997	1,380	509	0.369
	1998	4,051	1,084	0.268
	1999	21,749	22,956	1.055
	2002	2,836	4,791	1.689
	2003	2,313	16,264	7.032
	2004	1,620	808	0.499
	2005	807	1,515	1.877
	2006	1,607	1,815	1.129
	2007	2,634	5,594	2.124
	2008	-4	0	0.000
	2009	720	0	0.000
	TOTAL	39,713	55,336	1.393
GRAND TOTAL		888,237	744,799	0.839

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES
CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2009-06

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN C

2010 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

Actual Experience To Date Plus Future Projected							
Rate Increase Requested Included				Rate Increase Requested Not Included			
Experience Mo-Year	Rate Increase*	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		2,037	3,711	1.822	2,037	3,711	1.822
12-1998		15,027	10,868	0.723	15,027	10,868	0.723
12-1999		71,867	56,321	0.784	71,867	56,321	0.784
12-2000		96,443	57,553	0.597	96,443	57,553	0.597
12-2001		80,036	69,635	0.870	80,036	69,635	0.870
12-2002		79,007	55,736	0.705	79,007	55,736	0.705
12-2003		83,979	64,652	0.770	83,979	64,652	0.770
12-2004		83,781	62,394	0.745	83,781	62,394	0.745
12-2005		85,012	73,928	0.870	85,012	73,928	0.870
12-2006		86,192	79,635	0.924	86,192	79,635	0.924
12-2007		84,466	76,727	0.908	84,466	76,727	0.908
12-2008		80,677	78,303	0.971	80,677	78,303	0.971
12-2009		<u>78,374</u>	<u>86,940</u>	<u>1.109</u>	<u>78,374</u>	<u>86,940</u>	<u>1.109</u>
Total through 2009		926,898	776,403	0.838	926,898	776,403	0.838
	on 1/1						
12-2010	4.7%	74,891	60,725	0.811	71,529	60,725	0.849
12-2011	6.0%	69,875	56,694	0.811	66,738	56,694	0.849
12-2012	6.0%	64,818	52,538	0.811	61,909	52,538	0.849
12-2013	6.0%	59,599	48,334	0.811	56,923	48,334	0.849
12-2014	6.0%	54,143	43,944	0.812	51,712	43,944	0.850
12-2015	6.0%	48,758	39,653	0.813	46,569	39,653	0.852
12-2016	6.0%	43,802	35,783	0.817	41,836	35,783	0.855
12-2017	6.0%	39,069	32,031	0.820	37,315	32,031	0.858
12-2018	6.0%	34,631	28,485	0.823	33,076	28,485	0.861
12-2019	6.0%	30,598	25,285	0.826	29,225	25,285	0.865
12-2020	6.0%	26,875	22,280	0.829	25,668	22,280	0.868
12-2021	6.0%	23,444	19,491	0.831	22,391	19,491	0.870
12-2022	6.0%	20,297	16,910	0.833	19,386	16,910	0.872
12-2023	6.0%	17,389	14,502	0.834	16,609	14,502	0.873
12-2024	6.0%	14,670	12,246	0.835	14,012	12,246	0.874
12-2025	6.0%	12,164	10,168	0.836	11,618	10,168	0.875
12-2026	6.0%	9,961	8,339	0.837	9,514	8,339	0.877
12-2027	6.0%	8,070	6,766	0.838	7,708	6,766	0.878
12-2028	6.0%	6,440	5,409	0.840	6,151	5,409	0.879
12-2029	6.0%	5,057	4,256	0.842	4,830	4,256	0.881
12-2030	6.0%	3,911	3,294	0.842	3,735	3,294	0.882
12-2031	6.0%	2,960	2,494	0.843	2,827	2,494	0.882
12-2032	6.0%	2,174	1,833	0.843	2,077	1,833	0.882
12-2033	6.0%	1,475	1,242	0.842	1,409	1,242	0.881
12-2034	6.0%	1,030	866	0.841	983	866	0.880
12-2035	6.0%	756	636	0.841	722	636	0.880
12-2036	6.0%	527	443	0.841	503	443	0.881
12-2037	6.0%	350	295	0.842	335	295	0.881
12-2038	6.0%	226	191	0.842	216	191	0.882
12-2039	6.0%	142	120	0.844	136	120	0.884
12-2040	6.0%	82	69	0.845	78	69	0.885
12-2041	6.0%	37	31	0.846	35	31	0.885
12-2042	6.0%	16	14	0.847	15	14	0.887
12-2043	6.0%	<u>5</u>	<u>4</u>	<u>0.847</u>	<u>4</u>	<u>4</u>	<u>0.887</u>
Total 2010+		678,239	555,371	0.819	647,793	555,371	0.857
GRAND TOTAL		1,605,137	1,331,775	0.830	1,574,691	1,331,775	0.846

This projection is not a guarantee of future experience.

Projected 2009 experience includes actual experience through 6-2009.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2010 RATE FILING

ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2010 Rate Increase Average Requested</u>	<u>Years 2011+ Premium Trend⁽²⁾</u>
A	3.6%	6.0%
B	1.5%	6.0%
C	4.7%	6.0%
F	3.3%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.3%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.
For Plans A and B, premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
1997-12	1997	5,646	3,785	0.670
	TOTAL	5,646	3,785	0.670
1998-12	1997	18,392	14,761	0.803
	1998	18,406	13,413	0.729
	TOTAL	36,798	28,174	0.766
1999-12	1997	17,289	10,366	0.600
	1998	90,836	57,269	0.630
	1999	90,790	75,107	0.827
	TOTAL	198,915	142,742	0.718
2000-12	1997	15,134	8,789	0.581
	1998	86,192	59,260	0.688
	1999	137,382	135,272	0.985
	2000	21,585	17,502	0.811
	TOTAL	260,293	220,823	0.848
2001-12	1997	13,965	5,044	0.361
	1998	74,286	59,767	0.805
	1999	119,814	114,534	0.956
	2000	41,614	37,194	0.894
	2001	12,894	8,136	0.631
	TOTAL	262,573	224,675	0.856
2002-12	1997	14,825	10,464	0.706
	1998	73,758	61,340	0.832
	1999	107,165	79,053	0.738
	2000	34,631	13,050	0.377
	2001	21,005	12,931	0.616
	2002	7,446	1,560	0.210
	TOTAL	258,830	178,398	0.689
2003-12	1997	14,492	30,143	2.080
	1998	71,688	64,712	0.903
	1999	102,685	65,047	0.633
	2000	33,078	10,868	0.329
	2001	18,021	7,967	0.442
	2002	16,283	6,159	0.378
	2003	11,473	3,687	0.321
	TOTAL	267,720	188,583	0.704

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2004-12	1997	12,587	19,453	1.545
	1998	60,920	54,488	0.894
	1999	96,175	89,762	0.933
	2000	30,055	11,690	0.389
	2001	16,793	5,420	0.323
	2002	16,197	7,068	0.436
	2003	18,825	8,912	0.473
	2004	3,298	1,403	0.425
	TOTAL	254,850	198,196	0.778
2005-12	1997	8,255	2,589	0.314
	1998	53,136	47,572	0.895
	1999	91,298	62,316	0.683
	2000	30,622	14,915	0.487
	2001	16,903	17,475	1.034
	2002	15,180	4,466	0.294
	2003	18,928	13,496	0.713
	2004	9,246	3,787	0.410
	2005	3,945	1,171	0.297
	TOTAL	247,513	167,787	0.678
2006-12	1997	4,115	1,130	0.275
	1998	45,727	47,162	1.031
	1999	87,781	79,192	0.902
	2000	24,558	26,092	1.062
	2001	17,610	7,087	0.402
	2002	14,017	7,850	0.560
	2003	18,149	9,879	0.544
	2004	9,523	5,033	0.529
	2005	5,732	7,855	1.370
	2006	1,366	2,392	1.751
	TOTAL	228,578	193,672	0.847

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

POLICY FORMS GGRMSP / GGRMSP06

GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2010 RATE FILING

NATIONWIDE EXPERIENCE FROM INCEPTION

Experience Year to Date	Issue Year	EARNED PREMIUM	INCURRED CLAIMS	LOSS RATIO
2007-12	1997	1,447	1,292	0.893
	1998	43,165	31,874	0.738
	1999	76,347	51,653	0.677
	2000	25,580	21,290	0.832
	2001	17,088	4,615	0.270
	2002	13,050	4,677	0.358
	2003	16,609	3,389	0.204
	2004	10,371	6,509	0.628
	2005	6,186	4,001	0.647
	2006	2,597	1,124	0.433
	2007	52,726	25,976	0.493
	TOTAL	265,166	156,400	0.590
2008-12	1997	525	0	0.000
	1998	44,125	31,243	0.708
	1999	65,025	45,550	0.700
	2000	24,993	17,325	0.693
	2001	16,291	3,793	0.233
	2002	13,960	3,285	0.235
	2003	13,404	5,330	0.398
	2004	11,246	29,284	2.604
	2005	6,710	4,737	0.706
	2006	2,867	470	0.164
	2007	105,663	103,977	0.984
	2008	3,735	1,379	0.369
	TOTAL	308,544	246,373	0.799
2009-06	1998	23,696	25,242	1.065
	1999	32,648	24,131	0.739
	2000	12,193	16,730	1.372
	2001	8,534	6,105	0.715
	2002	7,373	6,808	0.923
	2003	7,111	2,214	0.311
	2004	5,985	4,875	0.815
	2005	3,571	1,193	0.334
	2006	1,535	197	0.128
	2007	49,834	23,336	0.468
	2008	2,220	328	0.148
	2009	660	0	0.000
	TOTAL	155,360	111,159	0.715
GRAND TOTAL		2,750,786	2,060,767	0.749

INCURRED CLAIMS DO NOT INCLUDE THE CHANGE IN ADDITIONAL RESERVES

CLAIM LIABILITIES SHOWN ABOVE HAVE BEEN UPDATED THROUGH 2009-06

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GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLAN F

2010 RATE FILING

NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

Actual Experience To Date Plus Future Projected							
<u>Rate Increase Requested Included</u>				<u>Rate Increase Requested Not Included</u>			
Experience Mo-Year	Rate Increase*	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
12-1997		5,646	3,785	0.670	5,646	3,785	0.670
12-1998		36,798	28,174	0.766	36,798	28,174	0.766
12-1999		198,915	142,742	0.718	198,915	142,742	0.718
12-2000		260,293	220,823	0.848	260,293	220,823	0.848
12-2001		262,573	224,675	0.856	262,573	224,675	0.856
12-2002		258,830	178,398	0.689	258,830	178,398	0.689
12-2003		267,720	188,583	0.704	267,720	188,583	0.704
12-2004		254,850	198,196	0.778	254,850	198,196	0.778
12-2005		247,513	167,787	0.678	247,513	167,787	0.678
12-2006		228,578	193,672	0.847	228,578	193,672	0.847
12-2007		265,166	156,400	0.590	265,166	156,400	0.590
12-2008		308,544	246,373	0.799	308,544	246,373	0.799
12-2009		<u>304,738</u>	<u>233,057</u>	<u>0.765</u>	<u>304,738</u>	<u>233,057</u>	<u>0.765</u>
Total through 2009		2,900,164	2,182,665	0.753	2,900,164	2,182,665	0.753
	on 1/1						
12-2010	3.3%	285,823	234,537	0.821	276,692	234,537	0.848
12-2011	6.0%	270,109	221,665	0.821	261,480	221,665	0.848
12-2012	6.0%	254,168	208,697	0.821	246,049	208,697	0.848
12-2013	6.0%	237,781	195,450	0.822	230,184	195,450	0.849
12-2014	6.0%	220,686	181,573	0.823	213,636	181,573	0.850
12-2015	6.0%	202,091	166,410	0.823	195,635	166,410	0.851
12-2016	6.0%	184,062	151,806	0.825	178,182	151,806	0.852
12-2017	6.0%	166,666	137,898	0.827	161,342	137,898	0.855
12-2018	6.0%	150,149	124,594	0.830	145,353	124,594	0.857
12-2019	6.0%	134,623	112,043	0.832	130,323	112,043	0.860
12-2020	6.0%	120,084	100,052	0.833	116,247	100,052	0.861
12-2021	6.0%	106,298	88,734	0.835	102,903	88,734	0.862
12-2022	6.0%	93,043	77,820	0.836	90,070	77,820	0.864
12-2023	6.0%	80,550	67,454	0.837	77,976	67,454	0.865
12-2024	6.0%	69,196	58,167	0.841	66,986	58,167	0.868
12-2025	6.0%	58,799	49,589	0.843	56,921	49,589	0.871
12-2026	6.0%	49,471	41,858	0.846	47,891	41,858	0.874
12-2027	6.0%	41,356	35,109	0.849	40,035	35,109	0.877
12-2028	6.0%	34,230	29,146	0.851	33,137	29,146	0.880
12-2029	6.0%	28,049	23,939	0.853	27,153	23,939	0.882
12-2030	6.0%	22,759	19,461	0.855	22,032	19,461	0.883
12-2031	6.0%	18,222	15,576	0.855	17,640	15,576	0.883
12-2032	6.0%	14,163	12,088	0.853	13,710	12,088	0.882
12-2033	6.0%	10,625	9,059	0.853	10,285	9,059	0.881
12-2034	6.0%	7,863	6,697	0.852	7,612	6,697	0.880
12-2035	6.0%	5,770	4,909	0.851	5,586	4,909	0.879
12-2036	6.0%	4,131	3,518	0.852	3,999	3,518	0.880
12-2037	6.0%	2,855	2,434	0.853	2,764	2,434	0.881
12-2038	6.0%	1,900	1,621	0.853	1,839	1,621	0.882
12-2039	6.0%	1,203	1,030	0.856	1,164	1,030	0.884
12-2040	6.0%	714	612	0.858	691	612	0.887
12-2041	6.0%	230	197	0.858	223	197	0.887
12-2042	6.0%	22	19	0.859	21	19	0.887
12-2043	6.0%	<u>4</u>	<u>4</u>	<u>0.859</u>	<u>4</u>	<u>4</u>	<u>0.887</u>
Total 2010+		2,877,694	2,383,766	0.828	2,785,764	2,383,766	0.856
GRAND TOTAL		5,777,858	4,566,431	0.790	5,685,928	4,566,431	0.803

This projection is not a guarantee of future experience.

Projected 2009 experience includes actual experience through 6-2009.

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
Oklahoma City, Oklahoma

POLICY FORM GGRMSP / GGRMSP06
GROUP STANDARDIZED MEDICARE SUPPLEMENT PLANS A, B, C, F, MC1, CATMS AND MC48

2010 RATE FILING

ACTUARIAL PARAMETERS FOR
NATIONWIDE PROJECTIONS BASED ON EXPERIENCE THROUGH 6-2009

LAPSE RATES:

<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>	<u>Duration</u>	<u>Lapse Rate</u>
1	0.150	13	0.130	25	0.210
2	0.120	14	0.140	26	0.240
3	0.120	15	0.150	27	0.260
4	0.100	16	0.170	28	0.280
5	0.100	17	0.170	29	0.290
6	0.100	18	0.170	30	0.320
7	0.100	19	0.180	31	0.340
8	0.110	20	0.180	32	0.370
9	0.110	21	0.180	33	0.410
10	0.120	22	0.190	34	0.460
11	0.120	23	0.190	35	1.000
12	0.130	24	0.200		

NATIONWIDE AVERAGE RATE INCREASES:⁽¹⁾

<u>Plan</u>	<u>Year 2010 Rate Increase Average Requested</u>	<u>Years 2011+ Premium Trend⁽²⁾</u>
A	3.6%	6.0%
B	1.5%	6.0%
C	4.7%	6.0%
F	3.3%	6.0%
MC1 (Minnesota)	4% (No Inforce Policies)	6.0%
CATMS (Minnesota)	4% (No Inforce Policies)	6.0%
MC48 (Wisconsin)	4% (No Inforce Policies)	6.0%
Average of All Plans	3.3%	6.0%

⁽¹⁾ Rate increases are projected to be effective January 1 of each year.

⁽²⁾ For attained age rates, the increase in premiums as attained age increases is also recognized.
For Plans A and B, premium trend is limited where necessary to maintain a 75% loss ratio.

CLAIMS TREND:⁽³⁾

Price and Utilization Changes: 6.0%

Selection by Duration

<u>Duration</u>	<u>Selection</u>
All	1.000

⁽³⁾ In addition to price and utilization changes, the increase in claims as attained age increases is recognized.